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Online Review Antecedents of Trust, Purchase, and Recommendation Intention: A Simulation-Based Experiment for Hotels and AirBnBs

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ABSTRACT

Although the influence of trust on purchase intention is well studied in e-commerce, the emergence and rapid growth of the sharing economy has renewed the relevance of this relationship. Though the sharing economy lacks the institutional assurance mechanisms inherent in traditional industries, consumers must rely on trust to inform their selection decisions more so than before. In this study, the influence on trust of four consumer characteristics and accommodation type (whether an accommodation is a hotel or an AirBnB) are evaluated. Findings reveal that disposition to trust, education, uncertainty avoidance, and the accommodation type variables influence trust. Findings also support relationships between trust and both purchase intention and recommendation intention. These findings carry implications for sharing platform developers as well as e-commerce researchers.

KEYWORDS

AirBnB; electronic word-of-mouth; sharing economy

Introduction

Consumer behavior researchers have long-treated purchase intention and recommendation intention as outcomes of interest (Chang and Wildt 1994; Dabbous, Aoun Barakat, and Merhej Sayegh 2020). Extensive research interest in purchase and recommendation intention is not surprising given the implications that these constructs have on financial outcomes. As more commerce moved online, purchase and recommendation intention continued to dominate the emerging e-commerce paradigm. However, researchers quickly determined that trust is a primary driver of both purchase and recommendation intention in e-commerce more so than traditional commerce (e.g., Geffen 2000).

There are a number of potential explanations for the influence of trust on purchase intention in an e-commerce context. Since e-commerce transactions involve paying for a purchase before receiving the product or

service, often several days or weeks beforehand, and since the consumer has to rely on the information and photos provided by the online retailer, the consumer is making a purchase decision under more uncertainty than a consumer would in a brick-and-mortar store. There is uncertainty about the quality of the product, its ability to satisfy the consumer's needs, as well as about whether the seller will actually ship the product. Although institutional assurances such as brand reputation and credit card purchase protections mitigate some of these risks today, in the early days of e-commerce, trust emerged as a major motivating factor for consumers (Pavlou and Gefen 2004).

Leonard and Jones (2019) replicated a study of trust in consumer-to-consumer e-commerce (C2C) that had been conducted over a decade prior, and found that in the early days of C2C e-commerce, a lack of consumer perceptions of institutional assurances led to several impediments to purchase intention. First, the authors found that natural propensity to trust was insufficient in fostering trusting beliefs in the earlier days of C2C e-commerce, however 10 years later, they were able to support this relationship, a finding which they attribute to consumers developing more experience-based confidence and stronger perceptions of institutional assurances.

While C2C commerce is commonplace, the sharing economy, which Huurne et al. (2017, 486) define as "Online peer-to-peer marketplaces ... that enable the sharing of underutilized resources such as accommodation, tools, and rides among strangers" is an emerging phenomenon. According to Cheng (2016), research on the influence of trust on consumer decisions in the sharing economy is scarce, and given the extent to which consumers are vulnerable to scams, and the relative lack of institutional assurances, Huurne et al. (2017) calls for a research agenda on trust development in the sharing economy. This study answers that call by developing a model in which trust is central to the development of purchase intention in both a traditional e-commerce and a sharing economy context.

Beyond online retail, trust is still a relevant decision factor in many online purchase decisions. This study focuses on accommodation purchase decisions (i.e., hotels or AirBnB rentals). Trust is very important in this context, since accommodation purchases are experiential in nature, lack the ability to try before one buys, and are non-returnable, many consumers view these as high-risk purchases (Furner and Zinko 2017). Should a consumer book an accommodation which does not meet their needs, they are likely to find themselves in an unfamiliar place without easy access to an alternative accommodation. As such, consumers are less likely to develop purchase intention in the absence of trust in the property.

While brand reputation can serve as a heuristic and an institutional assurance mechanism which can reduce uncertainty related to an

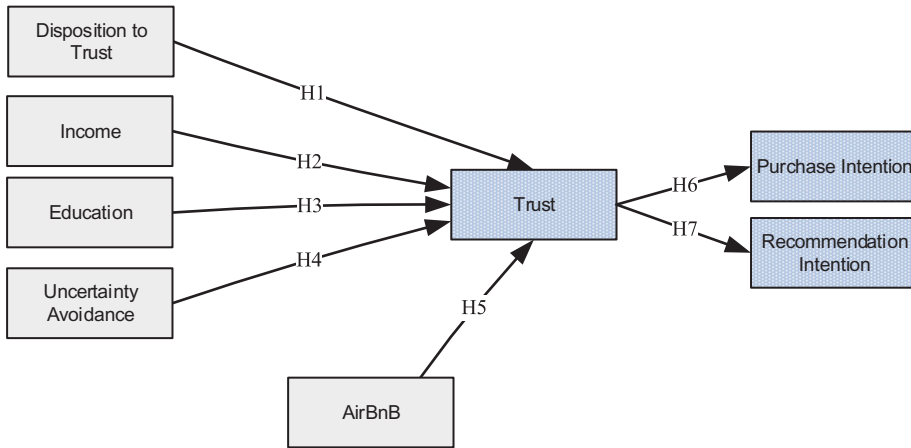


Figure 1. Research model.

accommodation purchase decision, unbranded hotels and hosted properties (such as AirBnBs or VBROs) do not provide these institutional assurances, leaving consumers to be even more dependent on online reviews to foster purchase intention. In these scenarios, trust is expected to play a central role in the purchase intention decision. The objective of this study is to identify the consumer level determinants of trust formation in hotel and AirBnB selection decisions. We will refer to the distinction between hotels and AirBnBs as “Accommodation Type” throughout this paper. Our first research question is: What are the consumer level and accommodation type determinants of trust in online accommodation purchase decisions? Our second research question is: Does trust formation differ when the accommodation is a hosted property rather than a hotel?

To answer these research questions, we develop a model of trust, purchase, and recommendation intention, which we then test using a simulation-based experiment. In the following section, we review relevant literature to construct our model and outline our hypotheses. Next, our methodology is presented, and our results are reported. We then discuss these results, highlighting practical and research implications. Summarizing remarks conclude the article.

Literature review

Electronic word-of-mouth (eWOM) provides the framework for the relationship between trust in reviews and intention to purchase or recommend. In this section, we discuss how and why eWOM theory provides that foundation and develop hypotheses based on this foundation. Our research model appears in [Figure 1](#).

Electronic word-of-mouth

Word-of-mouth (WOM) is thoroughly studied in traditional commerce (Anderson 1998), and refers to the phenomena where consumers who have used a product or service tell potential consumers about their experience. Since consumers are faced with an optimization problem under conditions of uncertainty (Furner and Zinko 2017), they seek information about the ability of a product or service to meet a need or desire. Since information provided by brand holders and retailers tends to exaggerate the positive elements of products, consumers view information obtained via word of mouth as more reliable (Keller 2007) and rely on this information more in purchase decisions.

In the traditional WOM environment, consumers are constrained to their own network of acquaintances to seek information about products and services. In the online retail environment, consumers have access to information provided by multiple consumers in the form of online reviews.

Electronic WOM communication is any statement, positive or negative, made by potential, current, or former customers about a product or company, made on the Internet and available for many people to see (Hennig-Thurau et al. 2004). Such communications can take place on various platforms, including discussion forums, news groups, boycott websites, social media sites, or online exchanges. eWOM communication has become extremely popular because of the ease of interacting with platforms for sharing their statements and because such a wide variety of products that benefit from feedback.

eWOM represents one solution to the problem of information uncertainty regarding online purchases (Pavlou, Liang, and Xue 2007). In order for the buyer to trust an unknown seller online, the buyer needs information about both the product and the seller to build confidence that the products are as promised, and that the seller will complete the transaction ethically. Written reviews, in particular, build trust in the seller, increasing what buyers would be willing to pay when conducting a transaction with that seller (Pavlou and Dimoka 2006).

These phenomena have led to a plethora of review platforms integrated with product catalogs to help facilitate the transaction process. But not all reviews are equally effective at facilitating purchase intention. Consumers evaluate the credibility of the reviews before considering the information contained in them for making their purchase decisions, since many reviews were written by entities with an interest in the success or failure of the product (Cheung and Thadani 2012; Cheung et al. 2009).

eWOM also influences purchase intention for travel accommodations. As noted above, consumers are particularly vulnerable to harm when selecting accommodation, because accommodation purchases tend to be experiential,

tend to sell well in advance, lack the ability to try before buying, and generally carry cancellation fees. As a result, uncertainty reduction is particularly important when consumers are considering accommodation purchases (Furner, Racherla, and Zhu 2012). Online reviews are effective at reducing feelings of unease about staying in a hotel in which one has never stayed before (King, Racherla, and Bush 2014), however, assessing the veracity of reviews adds an additional dimension, along with substantial information processing requirements to the consumers' purchase decision (Furner and Zinko 2017). Most notably, many reviews are written by individuals with an interest in the success or failure of the product or service, resulting in a growing problem of fake reviews (Zhang et al. 2016). Indeed, Samsung was alleged to have hired an army of students to post fake reviews and participate in numerous online forums to disparage a competing smartphone (BBC 2013). We highlight the importance of Trust in the following subsection.

Antecedents of trust

According to Gefen and Heart (2006, 2), "Trust is the willingness to depend upon another party and be vulnerable to the actions of this other party based on the assumption that the trusted party will deliver without taking advantage of the situation." Trust has been widely studied across a variety of contexts and as a result, a large number of conceptualizations of trust exist. Most relevant to this study is the conceptualization of transaction trust (Chiles and McMackin 1996) which is defined as the willingness of one to engage in a transaction in which that individual is vulnerable (Serino, Furner, and Smatt 2005). Transaction trust has been used as a determinant of consumer behavior in traditional commerce (Chiles and McMackin 1996), e-commerce (Geffen 2000), mobile application selection (Keith et al. 2016), and hotel selection (Racherla and Friske 2012).

Leonard and Jones (2019) note that in consumer-to-consumer e-commerce, institutional support mechanisms are weaker, and thus consumers rely on heuristics such as perceptions of website quality as well as third-party recognition (i.e., eWOM) to develop feelings of trust. The authors replicated their 2008 study in which other's trust of buyers/sellers and natural propensity to trust (disposition to trust) did not influence trust in the retailer, however using their 2018 dataset, they find support for these relationships. Leonard and Jones (2019, 2) attribute the difference to changes in institutional support mechanisms and consumers with more extensive e-commerce experience, and also note that "...collaborative consumption gained popularity in the past 10 years with the introduction of Uber ... and Airbnb." They highlight the importance of trust between strangers for

collaborative consumption platforms to function, thus underscoring the relevance of studies of trust in the sharing economy.

Since eWOM serves as a surrogate for reputation, consumer reviews increase consumers' perceptions of trustworthiness of online stores (Utz, Kerkhof, and van den Bos 2012). The factors that drive feelings of trust can develop at a variety of levels: Transactional characteristics, product or service characteristics, characteristics of the other party, situational characteristics, marketplace (or in the case of e-commerce, platform) characteristics, and individual characteristics. In this study, we discuss four individual level characteristics and one platform level characteristic that impacts trust.

Disposition to trust

While trust is formed based on perceptions of situational and relationship factors (De Jong and Elfring 2010), individuals differ in their propensity to develop trusting intentions. McKnight, Cummings, and Chervany (1998, 477) define disposition to trust as “a consistent tendency to be willing to depend on others across a broad spectrum of situations and persons.” This tendency to form trusting beliefs is a persistent personal trait reflecting faith in humanity and willingness to expose oneself to vulnerability (Geffen 2000).

Within e-commerce research, disposition to trust is widely used as a predictor of trusting intention, however it is important to note that in traditional trust research, situational factors tend to have a stronger influence on behavior than dispositional factors (Goto 1996). Indeed, Jones and Leonard (2008) conducted a study of trust in consumer-to-consumer e-commerce, and were not able to support a relationship between natural propensity to trust (disposition to trust), finding instead that perceptions of website quality (a situational factor) drove trust in a buyer/seller. The authors replicated this study 10 years later, and found that with their new dataset, natural propensity to trust does have a significant influence on trust (Leonard and Jones 2019), a finding that the authors attribute to changes in the experience level of consumers using C2C platforms. Interestingly perceptions of website quality no longer significantly influence trust (although other situational factors, including others' trust of buyers/sellers and third-party recognition do have a significant influence). By attributing the changing findings to consumer experience with consumer-to-consumer transaction platforms, Leonard and Jones (2019) suggest that when these platforms were new, consumers had to set aside their natural instincts and look for situational indicators to reduce uncertainty. Now, with less uncertainty to reduce because consumers have more experience with these types of transactions, consumers “rely more on their natural trusting behavior” (Leonard and Jones 2019, 5).

Disposition to trust has been shown to be robust in predicting trusting behaviors across a wide variety of trusting scenarios and numerous conceptualizations of trust, including e-commerce (Wu, Hu, and Wu 2010). We expect this relationship to hold in the hosted accommodation context, with those who report a higher disposition to trust also reporting higher trusting beliefs. Based on this, we predict that:

H1: An individual's disposition to trust positively impacts trust.

Socio-economic status

Socio-economic status (SES) is an individual level characteristic which indicates the economic and social position of an individual relative to others (Kahl and Davis 1955). It has been widely studied across a variety of disciplines, and numerous topologies describe the construct as being comprised of a variety of factors. Education and income tend to be included in most topologies (Hoffmeyer-Zlotnik, Hoffmeyer-Zlotnik, and Wolf 2003; Nocon, Keil, and Willich 2007), and these two factors are widely used in consumer behavior research (Wood 1998), leading us to include education and income in our model of trust formation.

The relationship between income and trust has been evaluated in multiple contexts using a variety of conceptualizations of trust. For example, Richardson et al. (2012) found that individuals who had lower incomes reported lower levels of trust in physicians and medical practices, as well as information provided by physicians, and thus were less likely to seek medical care. In terms of decision trust, Abubakar and Ilkan (2016) found a positive relationship between income and intention to travel for a medical procedure based on online reviews, suggesting that income plays a role in the construal of trust in eWOM.

There are many plausible explanations for the positive relationship between income and trust formation. It is possible that those with higher incomes would be better able to recover from a loss related to a bad outcome, and thus do not experience as much anxiety about the outcome. For example, in the accommodation scenario, if a person who has a high income arrives at the accommodation to find that it is not suitable, they are more likely to have the means to purchase an alternative accommodation on the spot without suffering a financial loss which would not be as problematic for them as it would for an individual with lower income. In essence, the potential negative outcomes of a transaction gone bad are less substantial for those with higher incomes.

It is also possible that those with lower incomes have more experience contending with loss, and thus do not form trusting beliefs as readily on account of the availability heuristic (Downen, Furner, and Cataldi 2019),

that is to say, they may be less naive. Since those with higher income are not exposed to as much risk should the host act opportunistically, and since it is possible that lower income individuals will be more apprehensive due to the availability heuristic, we predict that:

H2: Individuals with higher income will report higher levels of trust.

Education and income tend to be highly correlated, however research on the impact of income and education on trust formation seems to be conflicting (i.e., higher income seems to increase trust, while higher education seems to decrease trust), suggesting that the influence of education on trust is complex. When individuals are more educated, they tend to be more deliberative and process oriented in their decision making, thus increasing the impact of task and situational factors in their decision outcomes (Huffman 1974), explaining the apparent inconsistency in findings between the two highly correlated constructs of income and education. According to Richardson et al. (2012), those who reported lower education levels were less likely to seek health information, and rated their ability to find health information as lower. The authors also found that individuals who have not finished high school will less likely trust printed information than they would trust information televised or online. Individuals with a higher education tend to question the accuracy and character of the information they read and hear, leading to less trust (Richardson et al. 2012). With this in mind, we expect that when subjects are more educated, they will be better equipped to analyze the decision rationally and will evaluate the veracity of the information contained in the reviews with more skepticism, resulting in lower levels of trust. Based on this, we predict that:

H3: Individuals with higher education levels will report lower levels of trust.

Uncertainty avoidance

Uncertainty avoidance, also referred to as risk aversion, refers to the extent to which an individual feels uncomfortable acting in the absence of complete information regarding the outcome of their action (Furner and George 2012). Those who score high on uncertainty avoidance tend to select less risky decision choices, and in some cases, avoid making decisions altogether in order to avoid undesirable outcomes (Hofstede 2001). The construct has been used as an aggregate national culture variable as part of Hofstede's topology, and if measured at the individual level, as an individual level predictor of behavior (Srite and Karahanna 2006). At both the national level (Lim et al. 2004) and individual level (Furner, Zinko, and Zhu 2016), uncertainty avoidance has shown to reduce transaction trust. The prevailing explanation is that those who are less comfortable acting in

the absence of full information about the outcomes of their actions will feel less comfortable putting themselves in a position of vulnerability. We predict that in the accommodation decision context, where consumers contend with substantial uncertainty, this relationship may be stronger, since the potential downside of a poor accommodation decision is substantial.

H4: Individuals who score high on uncertainty avoidance will report lower levels of trust.

Accommodation type

Given the importance of trust in e-commerce, and more specifically accommodation decisions, trust has been widely studied by eWOM and hospitality researchers. While trust is a primary driver of purchase intention in e-commerce retail, we predict that trust will be an even stronger driver of purchase intention when a consumer is selecting an accommodation. We predict that accommodation consumers are particularly vulnerable to financial and personal comfort risks. For example, should an accommodation not be as described, the consumer may suffer from poor sleep, discomfort, and feelings of being unsafe, as well as other negative outcomes. Should a consumer be unhappy with an accommodation purchase, it may be difficult for the consumer to find a replacement, since accommodation decisions are typically made in advance of the stay, and other accommodations may be sold out by the time of check in, may be more expensive than if the property was booked in advance, and may require the consumer to move, likely burdened with luggage. Combined with the prevalence of cancellation fees, accommodation purchases leave consumers vulnerable, making the accommodation purchase decision high risk, and wrought with uncertainty.

With branded hotels, some institutional assurance mechanisms can reduce unease (Tran, Dauchez, and Szemik 2013). Consumers may believe that these hotels will seek to protect their brands by protecting their customers, providing better quality experiences, and providing recourse in the event of a problem. Unbranded as well as branded hotels are generally licensed in the jurisdiction in which they operate, providing at least some assurances regarding safety (fire and carbon monoxide mitigation, structural integrity, reputable business practices, etc.). However, with the sharing economy, a new type of accommodation is becoming more common, in which individuals rent their personal space on a short-term basis to others seeking accommodation. Advocates argue that this model takes advantage of an oversupply of space (i.e., individuals who have unused rooms in their homes or even have entire homes that they do not live in year round) and provides consumers with a wider variety of accommodation options, often

at prices favorable to licensed hotels. In practice however, research finds that entrepreneurs are purchasing properties in high-tourism areas to make a profit off of short term rentals, while avoiding the regulatory hurdles that hotels face, and thus driving up housing prices in those areas (Horn and Merante 2017).

From the consumer's point of view, these short-term rental agreements represent another option in their accommodation choice, however, the short-term rentals are higher risk than licensed hotels. Scams abound, where hosts advertise a property that does not exist, or that they do not own, accept reservations and payment, then disappear, leaving the consumer to arrive at the property and not be permitted to stay (Pouryousefi and Frooman 2019). In some more sophisticated scams, owners of a lower quality property will advertise an attractive property, and when the consumer arrives for check-in, tell the consumer that the property had a mechanical problem, then offer the consumer the lower quality property at a discount if the consumer voluntarily cancels their original booking and pays in cash, thus removing any recourse and preventing the consumer from filing a complaint or providing a bad review. Other media reports suggest that in some instances, guests are robbed or spied upon with hidden cameras in the property (Liu et al. 2018). As such, the importance of trust in short-term rental transactions is substantial.

Huurne et al. (2017) review the literature on trust in the sharing economy, highlighting the potential risks of opportunistic providers, stressing the importance of trust, and pointing out the scarcity of research in this area. Using small-sample meta-analysis, they identify several antecedents of trust, including reputation, trust in the platform, consumer experience with eWOM, and disposition to trust. Generally, they find that the influence of these consumer and platform level antecedents of trust are weaker in the sharing economy than they are in e-commerce. In light of this, and since trust is the extent to which one feels comfortable putting themselves in a position of vulnerability and since consumers are exposed to more risk when the accommodation type is an AirBnB than a hotel, we predict that consumers who are considering a hotel will form stronger feelings of trust.

H5: When the accommodation type is a hotel, consumers will report stronger feelings of trust than when the accommodation is an AirBnB.

Purchase intention

The positive influence of trust on consumer behavior in the travel industry has been well documented in research, including studies of revisit intentions (Kim, Kim, and Kim 2009), return visits to restaurants (Han, Back, and Barrett 2009), and using AirBnB (Drake et al. 2021). Among electronic

consumer behavior researchers, purchase intention is a primary outcome of interest (Chen, Hsu, and Lin 2010). Given the practical and financial implications of purchase intention, the high degree of interest among researchers is aligned with the relevance of the construct. Studies have evaluated the influence of several drivers of purchase intention in an e-commerce setting, including website attributes (Chen, Hsu, and Lin 2010), return policies (Pei, Paswan, and Yan 2014), online store image and reputation (Chen and Teng 2013) and eWOM (Furner, Racherla, and Zhu 2014). As a research area within the e-commerce paradigm, eWOM has been extensively studied, and purchase intention remains a primary outcome of interest among eWOM researchers (King, Racherla, and Bush 2014).

The relationship between trust and purchase intention in e-commerce is well supported (Ambrose and Johnson 1998; Geffen 2000; Jarvenpaa and Tractinsky 1999; Racherla, Mandviwalla, and Connolly 2012). Since the implications of a bad accommodation decision are substantial, hotel booking scenarios serve as the experimental setting for many important e-commerce studies, as researchers believe that this context will motivate subjects to think rationally about their decision (Furner and Zinko 2017). For example, Amaro and Duarte (2015) found that trust in online travel shopping directly impacts intention to purchase travel online, even when a number of other factors are included such as perceived risk, attitude, compatibility, and perceived behavioral control. Since consumers are exposing themselves to risk by partaking in a transaction, their willingness to be vulnerable in that transaction influences their willingness to engage in that transaction. Following this logic and consistent with the findings of the studies identified above, we predict that:

H6: Consumers who report higher levels of trust will also report higher levels of purchase intention.

Recommendation intention

While purchase intention is a primary construct of interest in e-commerce research, recommendation intention also carries practical and financial implications. However research using the construct is less pervasive, particularly in eWOM studies (Benlian, Titah, and Hess 2012). Recommendation intention refers to the extent to which a consumer is likely to recommend that someone else use a product or service. While extensive research investigates the extent to which consumers rely on the recommendations of others, few studies investigate the factors which lead consumers to make recommendations, either positive or negative.

Purchase decisions are complex optimization problems under conditions of uncertainty which require cognitive effort (Furner and Zinko 2017).

When consumers accomplish a purchase decision, they engage in an expectation-confirmation assessment (Hsu and Lin 2015). When the outcome of this process is of interest to the consumer, social and egotistical drivers may motivate the consumer to share their experience with others if expectations were met or exceeded (Wasko and Faraj 2005), while frustration and feelings of loss associated with getting a bad deal may lead consumers to share their experience if their expectations were not met.

When an accommodation is booked before the stay itself, expectation-confirmation assessments are not possible, however consumers still feel the sense of accomplishment for completing the decision task, and with the information fresh in their head, may still seek social capital associated with providing a recommendation (Wasko and Faraj 2005). Since the consumer does not want to provide a bad recommendation, they are more likely to make the recommendation if they have confidence that the stay will go well, that is, if they have higher levels of trust. Based on this, we predict that:

H7: Consumers who report higher levels of trust will also report higher levels of recommendation intention.

Having outlined our model, we now describe how the model was tested.

Methods

In this section, we report on the procedures, measures, and subjects used to evaluate our model.

Procedures

In order to evaluate our model, two web-based simulations were developed; one in which subjects interacted with a mockup of the Airbnb review interface, and another in which subjects interacted with a mockup of the Tripadvisor review interface. The use of web-based simulations is common in electronic commerce literature (Racherla and Friske 2012; Zinko et al. 2020). After reading the informed consent form statement and agreeing to participate, subjects were randomly assigned into one of the two simulation groups (Tripadvisor Hotel or AirBnB). In both simulations, subjects were told that they were considering accommodation in Paris, were presented with a review of the property on the appropriate platform. In both simulations, the text of the review was identical with changes made to the user interface to mimic the different platforms. Participants were then asked to indicate their degree of trust in the property, purchase intention and recommendation intention using survey questions hosted on Qualtrics. All subjects were then asked for their income, education and risk propensity.

Measures

Following Furner, Racherla, and Zhu (2012), both purchase intention and recommendation intention were measured using a single item. The three trust items were used by Keith et al. (2015), while income and education were both single item questions used by Hoffmeyer-Zlotnik, Hoffmeyer-Zlotnik, and Wolf (2003). The six items used to measure disposition to trust were taken from McKnight, Choudhury, and Kacmar (2002), while the five uncertainty avoidance questions were adapted from Srite and Karahanna (2006). The AirBnB variable stems from the scenario manipulation, with TripAdvisor Hotel being coded as 1 and AirBnB being coded as 2. The reviews, along with the items used appear in [Appendix A](#).

Subjects

MBA students and upper-level undergraduates at a large university in the southeast USA participated in the simulation experiment. Subjects were randomly assigned to either the AirBnB or the TripAdvisor (Hotel) condition. Two hundred and twenty-one usable responses were collected (113 from the AirBnB condition, 108 from the Tripadvisor condition). 53% of the respondents were female, and the mean age was 27.3 years old.

Results

Before computing values for our multi-item variables, exploratory factor analysis with a Varimax rotation and Kaiser normalization was conducted on the items used to measure the independent and dependent variables that were comprised of more than one item. Cases were excluded listwise, because the calculation of independent variables was accomplished by averaging responses to relevant items, and missing values for those items result in a zero being used in the calculation. SPSS 23 was used. Following the procedure outlined by Hair et al. (1998), items were dropped based on factor loadings. The final rotated component matrix as well as the number of items dropped and the Cronbach α for each multi-item variable is presented in [Table 1](#).

Means and standard deviations for all variables as well as bivariate correlations between the independent variables are presented in [Table 2](#). Although a few correlations are significant, none exceed 0.8, indicating that multicollinearity is not a cause for concern (Hair et al. 1998) (the highest is between education and income at 0.354).

In order to evaluate our model, structural equation modeling was conducted using AMOS 23. Parameter estimates are presented in [Table 3](#), and in the evaluated model in [Figure 2](#). These results are discussed in the

Table 1. Factor loadings and reliabilities.

Item	Factor		
	Disposition to trust	Uncertainty avoidance	Trust
DispoTrust_1	0.091	0.632	0.126
DispoTrust_2	0.012	0.740	0.155
DispoTrust_3	0.111	0.815	0.048
DispoTrust_4	0.073	0.738	-0.134
UA_1	0.151	0.101	0.771
UA_2	0.070	-0.015	0.888
UA_3	0.008	0.081	0.732
Trust_1	0.828	0.122	0.161
Trust_2	0.865	0.070	0.058
Trust_3	0.885	0.079	0.018
Items dropped	2	2	0
Chronbach α	0.710	0.723	0.865

Table 2. Means, standard deviations, and correlations between independent variables.

			Income	Education	Disposition to trust	Uncertainty avoidance	AirBnB vs hotel
Income	Mean 3.21	Correlation	1	0.354*	0.096	0.067	0.018
	St. Dev. 1.52	<i>N</i>	217	216	217	217	217
Education	Mean 2.64	Correlation	0.354*	1	0.087	0.013	0.045
	St. Dev. 0.71	<i>N</i>	216	217	217	217	217
Disposition to trust	Mean 4.42	Correlation	0.096	0.087	1	0.146*	0.001
	St. Dev. 0.90	<i>N</i>	217	217	219	219	219
Uncertainty avoidance	Mean 4.24	Correlation	0.067	0.013	0.146*	1	0.044
	St. Dev. 0.56	<i>N</i>	217	217	219	219	219
AirBnB vs hotel	Mean 1.49	Correlation	0.018	0.045	0.001	0.044	1
	St. Dev. 0.50	<i>N</i>	217	217	219	219	221
Trust	Mean 3.78						
	St. Dev. 0.69						
Purchase intention	Mean 2.80						
	St. Dev. 1.01						
Recommendation intention	Mean 2.88						
	St. Dev. 0.97						

*Correlation is significant at the 0.05 level (two-tailed).

following section. The Chi-Square test of the null hypothesis that the predicted model matches the observed data was not significant at the 0.1 level ($X^2(df = 11) = 18.867, p = .064$), suggesting adequate model fit. Other fit indices were examined and met the thresholds outlined by Schumacker and Lomax (2010), with a CFI of 0.922, GFI of 0.958, and RMSEA of 0.069.

Discussion

Consistent with extensive research related to electronic commerce and eWOM, we found support for the relationship between trust and both purchase intention (H6) and recommendation intention (H7). In addition, our findings support relationships between several consumer characteristics and trust, specifically disposition to trust (H1), education (H3), and uncertainty avoidance (H4). Most interestingly and consistent with our prediction, we

Table 3 . Results of SEM analysis.

Hypothesis	Endogenous	Exogenous	Estimate	S.E.	C.R.	p	Result
H1	Trust	← Dispo. Trust	0.135	0.050	2.699	.007	Supported
H2	Trust	← Income	0.047	0.032	1.501	.133	Not supported
H3	Trust	← Education	-0.152	0.068	-2.229	.026	Supported
H4	Trust	← Uncert. Avoid	-0.177	0.081	-2.180	.029	Supported
H5	Trust	← AirBnB	-0.204	0.089	-2.297	.022	Supported
H6	Purchase Int.	← Trust	0.224	0.097	2.317	.020	Supported
H7	Recommend Int.	← Trust	0.244	0.094	2.606	.009	Supported

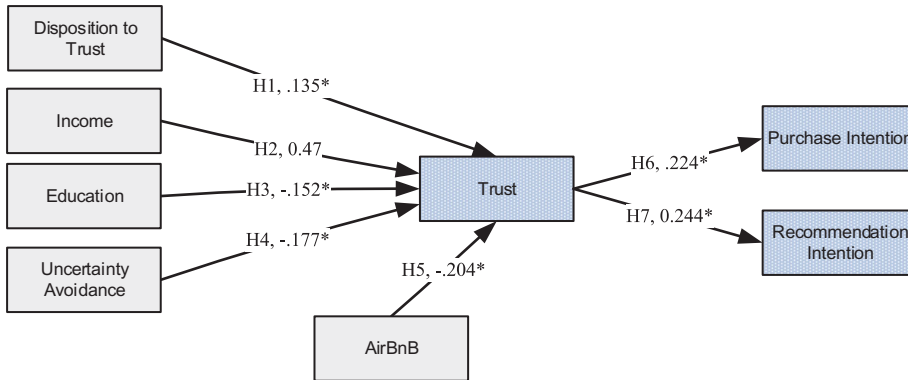


Figure 2. Evaluated model.

found that consumers seem to report lower levels of trust when the property is listed on AirBnB than when the property is a hotel (H5).

We were not able to support a relationship between income and trust (H2). While this could be because the influence of the other consumer characteristics that we measured have a far stronger influence on trust than income, i.e., individuals across all levels of income experience similar mechanisms of trust formation, it is also possible that this is an artifact of our sample. We sampled upper level undergraduates and MBA students, and although we did have some variability in terms of income (a standard deviation of 1.52), that variability was attributable to a dichotomous distribution. Income was assessed using a scale with the following points: <\$10,000, \$10,000–\$25,000, \$25,000–\$50,000, \$50,000–\$100,000, and \$100,000+. Presumably undergraduates tended to have lower incomes while MBA students had higher incomes, with few in the middle. The frequency distribution for income, shown in Figure 3, suggests a dichotomous and right-skewed distribution, which may have influenced the results of Hypothesis 2.

Limitations and future research

While our findings contribute to a growing field of inquiry in the sharing economy, they should be interpreted in light of several limitations.

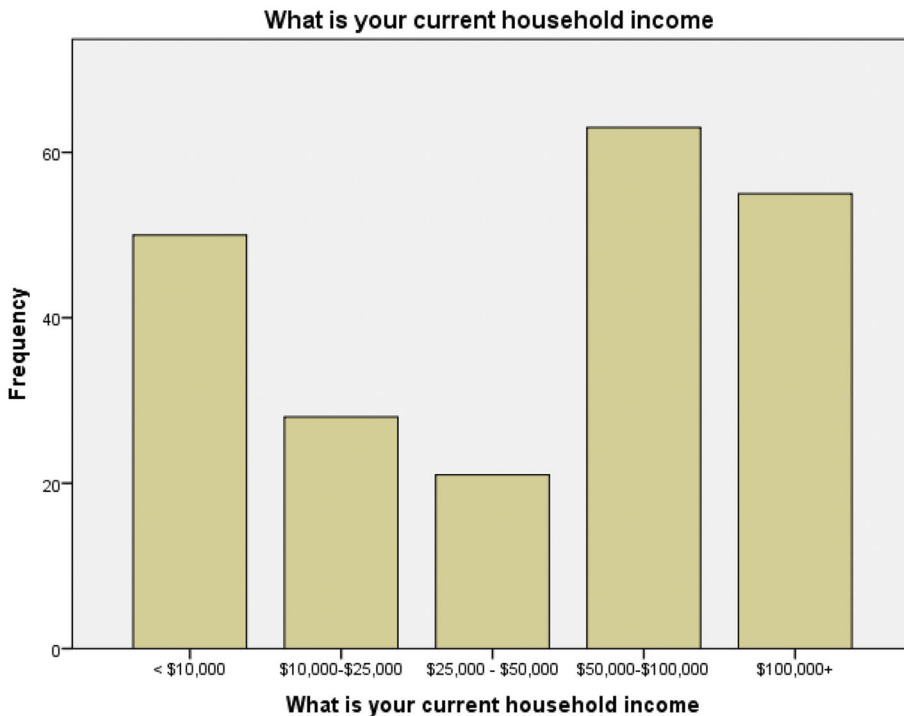


Figure 3. Frequency distribution for income.

First, we used single-item measures for purchase intention and recommendation intention. While some e-commerce studies do use single-item measures for these constructs (Furner, Racherla, and Zhu 2012), this approach can create concerns related to content validity and sensitivity when the construct is complex or multifaceted. We feel that because these outcomes are not multifaceted, the use of a single item for each should not result in reliability concerns. However, to avoid this risk, future studies should employ multi-item scales for purchase intention and recommendation intention.

Also, our sample came from a single region of the United States, which could affect the generalizability of our findings. The influence of cultural differences on trust formation and purchase intention has been well documented in e-commerce research (Furner, Racherla, and Zhu 2013; Ganguly et al. 2010), and it stands to reason that cultural differences would influence sharing economy platforms as well, given the risk associated with these platforms and the lack of institutional assurances, and the fact that cultures differ in terms of uncertainty avoidance (Hofstede 2001) which could affect our trust findings in samples from other cultures. In addition, nations differ in terms of resource availability (Julian and Ofori-Dankwa 2013), which could influence our socio-economic status findings. Finally, Gefen and Heart (2006) found that in e-commerce, the effects of

predictability and familiarity on trust differ across cultures, suggesting that when a platform is relatively new and familiarity is low, cultural differences could have an impact on trust formation and subsequently purchase intention. Future studies which test our model using samples from other cultures may yield more granular results, thus providing more culture specific practical implications. Further, cultural characteristics such as uncertainty avoidance as well as hospitality norms can be modeled in future studies to enhance our understanding even farther, particularly given the global nature of the hospitality industry.

In addition to being noncultural, our sample included MBA and upper level undergraduate students. While these subjects are likely to have experience traveling, with a mean age of 27.3 years old, our findings may not be generalizable to other consumers. Future studies may consider expanding the sampling pool to include a wider variety of subjects.

Research necessarily lags practice, and although the sharing economy has been operating for several years, researchers are just beginning to understand the drivers of purchase intention, and specifically the individual and property level factors which influence consumers' decision to choose a traditional property or a hosted property. While trust does appear to be a primary determinant of this choice, and there is still more work to be done on understanding the drivers of trust in the sharing economy, however other factors which drive an individual's proclivity to choose a hosted property have yet to be uncovered. Individual level factors like travel style, trip factors such as trip type, whether the traveler is an individual or a family, and characteristics of the location could be evaluated as well.

Implications for researchers

Huurne et al. (2017) indicate that research on trust in the sharing economy is scarce and argue trust will play a central role in adoption intention in this emerging and industry changing phenomenon. Following Cheng (2016), Huurne et al. (2017) call for more research on the antecedents and influence of trust in the sharing economy. We were able to provide further support for the influence of trust on both purchase intention and recommendation intention while identifying several antecedents, in both a traditional accommodation and a sharing economy context. While this relationship has been demonstrated by a number of studies of hotels, there has been little done with AirBnBs or other property sharing platforms. Given the growing prevalence of these platforms, it stands to reason that research on the differences in consumer perceptions regarding these accommodation options will continue to grow in relevance. Specifically, testing the extent to which existing models of online consumer behavior

differ in this emerging context will be more interesting. This study represents an early effort at examining those differences.

To this point, we did identify a difference in trust formation across accommodation type. Our finding that consumers report lower levels of trust in properties that are AirBnB than in hotels suggests that researchers should consider designing studies which evaluate other differences in consumer perceptions and behavior in the sharing economy. Indeed given the centrality and importance of trust to the e-commerce paradigm (Geffen, Karahanna, and Straub 2003), our finding highlights a substantial need, and therefore opportunity for researchers to understand differences in online consumer behavior paradigms when the context changes to the sharing economy.

Implications for practitioners

The sharing economy is an integrated and growing part of the world economy now, and trends suggest that it will continue to grow. The growth is likely driven by economic factors. In the case of ride sharing, excessive supply of vehicles and labor and high prices of temporary transportation. In the case of accommodation, excess supply of living space and high prices of hotels. In spite of this, our findings suggest that the rate of growth might be hampered by a lack of trust and institutional quality assurances. Just as in the early days of e-commerce, growth was hampered by several high-profile scams, the sharing economy currently suffers from scams as well (Conti 2019).

As Pavlou and Gefen (2004) illustrate, in emerging markets where trust is of central importance, outcomes can be improved with institutional assurances. AirBnB currently offers a few such assurances, such as a property review platform and the promise of assistance with finding alternate accommodation should a problem arise, however current satisfaction levels with this assistance are rated very low. With our finding that trust matters substantially in mind, sharing platform developers should redouble their efforts to foster trust formation, through institutional assurances as well as better screening of properties and hosts.

Conclusion

The sharing economy is in its infancy, however its economic appeal has already disrupted two long-entrenched industries, and while regulation is reacting as quickly as it can to the new issues raised by the innovators in this area, the sharing economy promises to continue to grow at an exponential rate. As with many emerging phenomena in today's dynamic business environment, researchers find themselves working quickly to learn

about the factors which influence consumer perceptions of these sharing platforms. In this study, we were able to demonstrate that in early 2020, consumers reported lower levels of trust in AirBnB properties than in off-brand hotels, and we also highlighted the importance of trust in the development of purchase and recommendation intention. Our study represents a small first step in understanding how consumer behavior may differ in this novel business environment.

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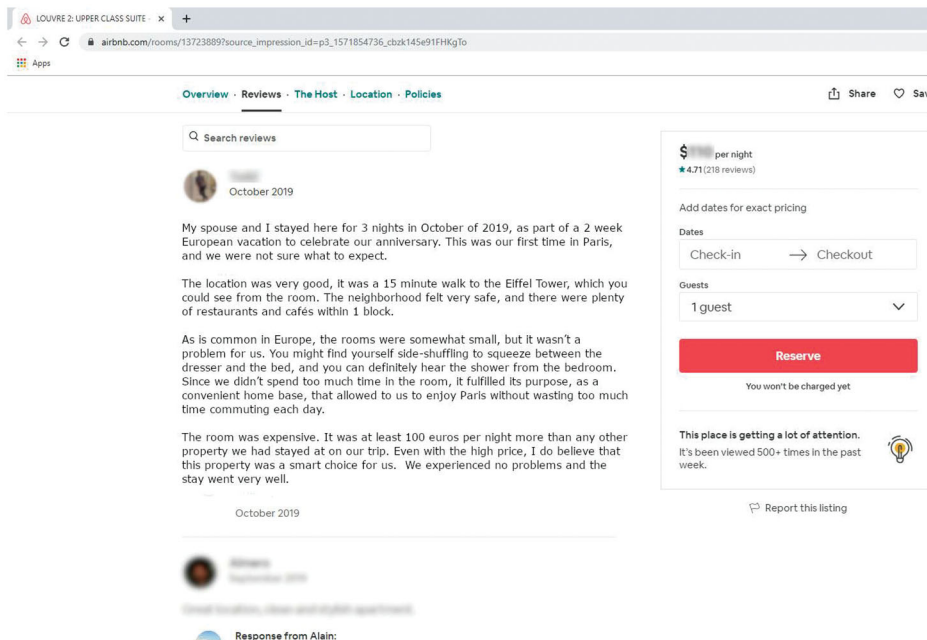
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Appendix A. Instrument and scales

AirBnB Review

Please pretend that you have decided to take a trip to Paris and you are shopping for places to stay. Read the following review before responding to the following questions.



The screenshot shows an Airbnb review for a listing titled "LOUVRE 2: UPPER CLASS SUITE". The browser address bar shows the URL: airbnb.com/rooms/13723889?source_impression_id=p3_1571854736_cbk145e91fHKgTo. The review is dated "October 2019" and has a rating of 4.71 (218 reviews). The reviewer's text reads: "My spouse and I stayed here for 3 nights in October of 2019, as part of a 2 week European vacation to celebrate our anniversary. This was our first time in Paris, and we were not sure what to expect. The location was very good, it was a 15 minute walk to the Eiffel Tower, which you could see from the room. The neighborhood felt very safe, and there were plenty of restaurants and cafes within 1 block. As is common in Europe, the rooms were somewhat small, but it wasn't a problem for us. You might find yourself side-shuffling to squeeze between the dresser and the bed, and you can definitely hear the shower from the bedroom. Since we didn't spend too much time in the room, it fulfilled its purpose, as a convenient home base, that allowed to us to enjoy Paris without wasting too much time commuting each day. The room was expensive. It was at least 100 euros per night more than any other property we had stayed at on our trip. Even with the high price, I do believe that this property was a smart choice for us. We experienced no problems and the stay went very well." On the right side of the review, there is a pricing section showing "\$ per night" and a "Reserve" button. Below the review, there is a "Response from Alain:" section.

Hotel Review

Please pretend that you have decided to take a trip to Paris and you are shopping for places to stay. Read the following review before responding to the following questions.

Hotel Cecilia Paris

See all 1838 hotels in Paris

Hotel Cecilia Paris About Location **Reviews** Booking.com [View Deal](#)

Perfect location,

My spouse and I stayed here for 3 nights in October of 2019, as part of a 2 week European vacation to celebrate our anniversary. This was our first time in Paris, and we were not sure what to expect.

The location was very good, it was a 15 minute walk to the Eiffel Tower, which you could see from the room. The neighborhood felt very safe, and there were plenty of restaurants and cafés within 1 block.

As is common in Europe, the rooms were somewhat small, but it wasn't a problem for us. You might find yourself side-shuffling to squeeze between the dresser and the bed, and you can definitely hear the shower from the bedroom. Since we didn't spend too much time in the room, it fulfilled its purpose, as a convenient home base, that allowed to us to enjoy Paris without wasting too much time commuting each day.

The room was expensive. It was at least 100 euros per night more than any other property we had stayed at on our trip. Even with the high price, I do believe that this property was a smart choice for us. We experienced no problems and the stay went very well.

Date of stay: September 2019

5.0 Cleanliness 5.0 Sleep Quality 5.0 Service

This review is the subjective opinion of a TripAdvisor member and not of TripAdvisor LLC.

Helpful Share

Thank you very much for your comment, and we are very pleased that your stay gave you satisfaction.

Variable	Item	Scale
Manipulation check	From which website was this review taken?	<ul style="list-style-type: none"> • AirBnB • Trip Advisor • Other _____
Trust	Please indicate the extent to which you Trust this reviewer Feel comfortable acting based on the information provided by this reviewer Feel comfortable relying on this reviewer's advice	5-point Likert-Style
Purchase intention	Based on only this review how likely are you to book this property	
Recommendation intention	Based on only this review how likely are you to recommend this property to a friend, if asked	
Disposition to trust	The typical person is sincerely concerned about the problems of others Most of the time, people care enough to try to be helpful, rather than just looking out for themselves In general, most people keep their promises Most people are honest in their dealings with others	

(continued)

Continued.

Variable	Item	Scale
Uncertainty avoidance	I usually trust people until they give me a reason not to trust them	
	My typical approach is to trust new acquaintances until they prove I should not trust them	
	Rules and regulations are important because they inform workers what the organization expects of them	
	Order and structure are very important in a work environment	
	It is important to have job requirements and instructions spelled out in detail so that people always know what they are expected to do	
	It is better to have a bad situation that you know about, than to have an uncertain situation which might be better	
	Providing opportunities to be innovative is more important than requiring standardized work procedures	
SES income	People should avoid making changes because things could get worse	
	What is your current household income?	<ul style="list-style-type: none"> • <\$10,000 • \$10,000–\$25,000 • \$25,000–\$50,000 • \$50,000–100,000 • >100,000
SES education	What is your highest level of education completed?	<ul style="list-style-type: none"> • I did not graduate from highschool • I have some college but I do not have a bachelors degree • Bachelors degree • Master Level degree • Doctoral Level degree